

Elsie Marino
12701 Darnestown Road
Gaithersburg, MD 20878

February 21, 2017

VIA CERTIFIED MAIL# 7016 2140 0000 6575 7238

To:
Jeffrey Nadel and Scott E. Nadel
LAW OFFICES OF JEFFREY NADEL
4041 Powder Mill Road #415
Calverton, Maryland 20705

Herein "you" or "debt collectors," 15 U.S.C. § 1692a(6).

CONSUMER'S NOTICE OF DISPUTE OF DEBT

Notice to agent is notice to principal, and notice to principal is notice to agent.

I received your mailed initial communication dated January 23, 2017 bearing purported Loan Number 9800506777 within the past 30 days. Your communication discloses that you are a debt collector attempting to collect a purported debt in the alleged amount of \$658,301.81 as of the date of your letter.

THE ALLEGED DEBT IS HEREBY DISPUTED.

Please take notice that I, an international, interstate, nonresident, federally-protected, unrepresented Consumer, pursuant to 15 U.S.C. § 1692g, Fair Debt Collection Practices Act (FDCPA), hereby dispute the alleged debt you are attempting to collect. I dispute as to the identity of the creditor, if any, to whom this alleged debt is owed and your alleged authority and capacity to collect and or sue on behalf of the same; I specifically deny and dispute the purported "account," specifically deny and dispute any purported "account stated," and specifically deny and dispute that there is any amount due and owing. I specifically deny and dispute all data and all signatures appearing on your documents; you do not have my authorized signature.

You do not have my consent or express permission of a court of competent jurisdiction, given directly to you, to communicate with me, a court, credit reporting agencies, or any other third party. Consent is denied you for communications with third parties per § 1692c(b), and with me except as follows:

I require "verification" and debt validation as defined by 15 U.S.C. §§ 1692g(a)(1)-(2) and (b) prior to any further action by you.

Exhibit B

You state that there is a Deed of Trust secured by my property. Regarding the amount of the debt, you stated that the "interest continues to accrue on the principal balance of the loan." I require you to show proof that (1) the alleged loan has been accelerated so that the entire amount is due and (2) that interest continues to accrue.

Your letter is confusing as to whether you are collecting for a creditor or debt collector because you give the names of a trustee as "holder of the note" and a "servicer." I'm confused by euphemisms which could have more than one meaning; therefore, I require you to validate the debt by specifically providing "the name of the **creditor** to whom the debt is owed."

Did I give my prior consent to you for your communications?

Who hired you to communicate with me for "legal action" as you say?

Who are you collecting for?

When did you receive the alleged debt for collection?

I have been sent communications from Caliber, also a "servicer." Tell me, what is your relationship with Caliber Home Loans regarding the alleged debt?

Signed,

/s/ Elsie Marino

Elsie Marino, Consumer.
12701 Darnestown Road
Gaithersburg, MD 20878

12701 DARNESTOWN RD
GAITHERSBURG MARYLAND 20878



7016 2140 0000 6515 7238

Jeffrey Nadel & Scott E. Nadel
Law Offices of Jeffrey Nadel
4041 Powder Mill Road #415
Calverton, Maryland 20705

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature</p> <p>X <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1. Article Addressed to:</p> <p>Jeffrey Nadel & Scott E. Nadel Law Offices of Jeffrey Nadel 4041 Powder Mill Road #415 Calverton, Maryland 20705</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7016 2140 0000 6515 7238</p>	<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™ <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</p>
<p>PS Form 3811, July 2015 PSN 7530-02-000-9053</p>	<p>Domestic Return Receipt</p>

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee \$

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$

☐ Return Receipt (electronic) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage and Fees \$

Sent To Law Offices of Jeffrey Nadel

Street and Apt. No., or PO Box No. 4041 Powder Mill Road #415

City, State, ZIP+4® Calverton, Md. 20705

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions